

# *2009 Open Enrollment*

## **Extended Dependent Coverage**



**King County**

Benefits and Retirement  
Operations

Beginning Jan. 1, 2009, the cutoff age for covering an unmarried, eligible dependent will be extended from age 23 to age 25. As a result, you may elect medical, dental, vision, life and accidental death and dismemberment (AD&D) coverage for your unmarried, eligible dependent during Open Enrollment.

If your eligible dependent turns 23 outside of Open Enrollment, you will receive a letter from Benefits and Retirement Operations notifying you that you have 30 days from the date you receive the letter to enroll your dependent in this extended coverage. If you don't respond to the letter within 30 days or if you don't pay the premium at any time, coverage for your dependent will be discontinued and you won't be able to enroll your dependent again until the next Open Enrollment.

If your eligible dependent under age 25 loses coverage outside of Open Enrollment, you may add the dependent to your benefits as long as you complete the Add/Change Children Coverage form online at [www.metrokc.gov/mybenefits](http://www.metrokc.gov/mybenefits) within 30 days of the date your dependent loses coverage.

When you elect to cover an eligible dependent who is 23 or 24 years old, you will pay a monthly premium for this extended coverage based on your earned out-of-pocket expense level (gold, silver, bronze). The amount will be deducted in equal amounts from your first two paychecks each month on an after-tax basis.

### **Disabled dependent**

If your eligible dependent is determined to be disabled before age 23 while actively covered under your plan, the county will pay the cost of the dependent's coverage as it does now.

The county will also pick up the cost of coverage for an eligible dependent who becomes disabled at age 23 or 24 while actively covered under your plan. Your premiums will be waived for the dependent at the earliest pay period after you have notified Benefits and Retirement Operations of the disability.